

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 11-36492

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jared V Johnson
712 West 400 North
Salina, UT 84654

Social Security No.:

xxx-xx-6734

Employer's Tax I.D. No.:

Petition date: 11/17/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/14/12

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Utah

In re:
 Jared V Johnson
 Debtor

Case No. 11-36492-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: rab18j

Page 1 of 3
 Total Noticed: 37

Date Rcvd: Mar 14, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2012.

db +Jared V Johnson, 712 West 400 North, Salina, UT 84654-1010
 aty +Gregory J. Adams, McKay Burton & Thurman, 170 South Main Street, Suite 800,
 Salt Lake City, UT 84101-1656
 8011135 +Bank of America, BAC Home Loans Servicing, LP, P. O. Box 650070, Dallas, TX 75265-0070
 8011136 +Brett Sorenson, PO Box 123, Aurora, UT 84620-0123
 8011137 Brown Brothers Construction, 90 N. 200 E., Loa, UT 84747
 8011140 +CNH Capitol, CRA Payment, PO Box 3900, Lancaster, PA 17604-3900
 8011141 +Daniel O. Duffin, DUFFIN & ASSOCIATES, P.C., 311 South State, Suite 380,
 Salt Lake City, UT 84111-5215
 8011142 +Desert Rock Products, PO Box 223, Delta, UT 84624-0223
 8011132 +District Counsel, Internal Revenue Service, 150 Social Hall Ave. #313A,
 Salt Lake City, UT 84111-1534
 8011144 +G. Scott Jensen, Esq., JENSEN & SULLIVAN, LLC, P. O. Box 150612, Ogden, UT 84415-0612
 8011146 LDS Church, c/o James E. Ellsworth, Esq., 60 E South Temple, Suite 1800,
 Salt Lake City, UT 84111-1032
 8011147 +McCarthy Burgess & Wolf, 26000 Cannon Road, Cleveland, OH 44146-1807
 8011149 +Mountain Land Collections, Inc., P.O. Box 1280, American Fork, UT 84003-6280
 8011150 +Nephi Sandstone, 1250 N. 200 W, Nephi, UT 84648-8903
 8011151 +Rainbow Rock, 2222 W. Cheyenne, North Las Vegas, NV 89032-7753
 8011152 +Richfield Block Co., 1595 So. Airport Rd., Richfield, UT 84701-7008
 8011153 +Sprinkler Supply Company, 7878 So. 1410 W., West Jordan, UT 84088-9400
 8011154 +Star Nursery, 125 Cassia Way, Henderson, NV 89014-6616
 8011134 +Stephen W. Lewis, Assistant Attorney General, 160 East 300 South Mail Stop 140874,
 Salt Lake City, UT 84111-2305
 8011155 +Transworld Systems, P. O. Box 4903, Trenton, NJ 08650-4903
 8011156 +Trees Northwest, P. O. Box 415, Eagle Creek, OR 97022-0415
 8011157 +Utah Labor Commission, 160 East 300 South, 3rd Floor, P. O. Box 146610,
 Salt Lake City, UT 84114-6610
 8011158 +Vericrest Financial, 715 Metropolitan Ave., PO Box 24610, Oklahoma City, OK 73124-0610
 8011160 +Westroc Inc., 670 W. 220 So., Pleasant Grove, UT 84062-2657
 8011161 Willowood Turf, 1505 N. 2070 E., Richfield, UT 84701
 8011162 ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions Bank, 155 W. Main Street, Salina, UT 84654)
 8011163 +Ziplocal, PO Box 2277, Orem, UT 84059-2277

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJKBIRD.COM Mar 15 2012 03:38:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South,
 Suite 201, Orem, UT 84058-6320
 ust +E-mail/Text: ustpreion19.sk.ecf@usdoj.gov Mar 15 2012 04:22:15 United States Trustee,
 Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402
 8011138 EDI: CAPITALONE.COM Mar 15 2012 03:38:00 Capitol One, PO Box 60599,
 City of Industry, CA 91716-0599
 8011143 +E-mail/Text: vendorsupport@dexknews.com Mar 15 2012 04:20:55 Dexone, PO Box 79167,
 Phoenix, AZ 85062-9167
 8011133 EDI: IRS.COM Mar 15 2012 03:38:00 District Director, IRS, Attn: Insolvency Unit-7,
 50 South 200 East, Mail Stop 5021, Salt Lake City, UT 84111
 8011145 EDI: IRS.COM Mar 15 2012 03:38:00 Internal Revenue Service/Utah,
 Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111
 8011148 E-mail/Text: rrichardson@macu.com Mar 15 2012 04:21:48 Mountain America Credit Union,
 Collections Department, P.O. Box 9001, West Jordan, UT 84084-9001
 8101970 +E-mail/Text: pdeling@sba.gov Mar 15 2012 04:20:25 U. S. Small Business Administration,
 801 Tom Martin Dr., Suite 120, Birmingham, AL 35211-6424
 8011131 +EDI: UTAHTAXCOMM.COM Mar 15 2012 03:38:00 Utah State Tax Commission,
 Attn Legal Processes Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
 8011159 +EDI: WFFC.COM Mar 15 2012 03:38:00 Wells Fargo Bank, P.O. Box 54349,
 Los Angeles, CA 90054-0349

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8011139 CAT Financial, 2120 W. End Ave, PO Box 340001
 8101971* ++ZIONS FIRST NATIONAL BANK, LEGAL SERVICES UT ZB11 0877, P O BOX 30709,
 SALT LAKE CITY UT 84130-0709
 (address filed with court: Zions Bank, Credit Management Department,
 One South Main, Suite 500, Salt Lake City, UT 84133-1109)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 1088-2

User: admin
Form ID: rab18j

Page 2 of 3
Total Noticed: 37

Date Rcvd: Mar 14, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 1088-2

User: admin
Form ID: rab18j

Page 3 of 3
Total Noticed: 37

Date Rcvd: Mar 14, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2012 at the address(es) listed below:
NONE.

TOTAL: 0